

**RUSSELL L. LOW, ESQ. RLL-4745**  
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**Hackensack, New Jersey 07601**  
**(201) 343-4040**  
**Attorneys for Debtor**



Order Filed on January 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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In Re:	:	UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Roselyne Andree St Phard	:	CHAPTER 13
	:	CASE NO. 19-32429
	:	HONORABLE ROSEMARY GAMBARDELLA
Debtor	:	Hearing Date: January 15, 2020 at 10:00 am

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**ORDER EXTENDING**

☐ CASE                      ☒ AUTOMATIC STAY

The relief set forth on the following page is hereby ORDERED.

**DATED: January 21, 2020**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

This matter having been presented to the Court by Russell L. Low, Esq. and, for good cause it is

**ORDERED** that:

the Automatic Stay is extended as to HOMEBRIDGE FINANCIAL and all Creditors

effective the date of this Order.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Roselyne Andree St Phard  
Debtor

Case No. 19-32429-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db +Roselyne Andree St Phard, 340 Hamilton Street, Roselle, NJ 07203-1638

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Roselyne Andree St Phard ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4